

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Norfolk Division

**In re:**

**Case Number** 10-71709-SCS  
**Chapter** 13

Robert Odell Gray  
Cynthia Lynn Gray

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS  
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

**TO THE DEBTOR(S):**

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s) Certification of Compliance with 11 U.S.C. §1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

**TO CREDITORS:**

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: June 10, 2013

William C. Redden , Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Robert Odell Gray  
 Cynthia Lynn Gray  
 Debtors

Case No. 10-71709-SCS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: jonesmoz  
 Form ID: ntc4008

Page 1 of 3  
 Total Noticed: 23

Date Rcvd: Jun 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2013.

db/jdb	+Robert Odell Gray, Cynthia Lynn Gray, 14036 Still Pond Lane, Belle Haven, VA 23306-1633
cr	+BAC HOME LOAN SERVICING, L.P., FKA COUNTRYWIDE HOM, C/O BRAD CLOUD, 9441 LBJ FREEWAY, SUITE 250, DALLAS, TX 75243-4640
cr	+BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
9617605	American Express, P.O. Box 297879, Miami Beach, FL 33239-7879
9756970	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
9617606	+Bagwell Oil Co., P.O. Box 136, Onancock, VA 23417-0136
9617608	Bank of America Home Loan Srv, P.O. Box 15222, Wilmington, DE 19886-5222
9706724	Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
9617610	Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
9847420	+Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
9617614	+SLM Financial, 300 Continental Drive 1 South, Newark, DE 19713-4322
9632434	+Wells Fargo Bank, N.A., 4137 121st Street, Urbandale, IA 50323-2310
9617615	Wells Fargo Financial, P.O. Box 5943, Sioux Falls, SD 57117-5943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10535600	E-mail/Text: resurgentbknotifications@resurgent.com Jun 11 2013 03:26:26 B-Line, LLC, P.O. Box 91121, Dept. 550, Seattle, WA 98111-9221
9617609	E-mail/Text: bankruptcy@bbandt.com Jun 11 2013 03:25:23 BB&T, P.O. Box 200, Wilson, NC 27894-0200
9717106	E-mail/Text: bankruptcy@bbandt.com Jun 11 2013 03:25:23 Branch Banking & Trust Co., Bankruptcy Section, PO Box 1847, Wilson, NC 27894
9966332	E-mail/Text: resurgentbknotifications@resurgent.com Jun 11 2013 03:26:26 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
10833331	+E-mail/Text: resurgentbknotifications@resurgent.com Jun 11 2013 03:26:26 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
9617611	+E-mail/Text: ally@ebn.phinsolutions.com Jun 11 2013 03:32:18 GMAC, P.O. Box 380902, Minneapolis, MN 55438-0902
9625528	+E-mail/Text: ally@ebn.phinsolutions.com Jun 11 2013 03:32:18 GMAC, P.O. Box 130424, Roseville, MN 55113-0004
9617612	+Fax: 757-393-9447 Jun 11 2013 03:20:59 Guardian Federal Credit Union, P.O. Box 1337, Portsmouth, VA 23705-1337
9617613	+E-mail/Text: CSharpenergy@chpk.com Jun 11 2013 03:35:37 Sharp Energy, P. O. Box 160, Belle Haven, VA 23306-0160
9617604	+E-mail/Text: ustpreregion04.no.ecf@usdoj.gov Jun 11 2013 03:35:25 US Trustee, 200 Granby Street, Room 625, Norfolk, VA 23510-1814

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221
cr*	CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
cr*	+East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288
9617607	##Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
9617616	##William Baczek, DDS, 3897 Main Street, Chincoteague Island, VA 23336-1809

TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-8

User: jonesmoz  
Form ID: ntc4008

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Total Noticed: 23

Date Rcvd: Jun 10, 2013

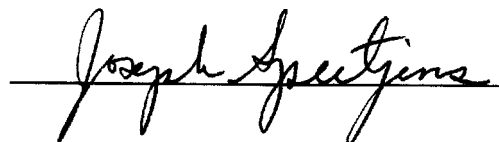
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-8

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Date Rcvd: Jun 10, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2013 at the address(es) listed below:

Linh Kiet Tran on behalf of Creditor CR Evergreen, LLC bknotices@gmail.com  
R. Clinton Stackhouse, Jr. administrator@rcsch13.com  
Steve C. Taylor on behalf of Debtor Robert Odell Gray bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com  
Steve C. Taylor on behalf of Joint Debtor Cynthia Lynn Gray bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com

TOTAL: 4